

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Art Unit: 2434

Examiner: Gee, Jason Kai Yin

In Re: Vincent Cedric Colnot  
Case: P1986  
Serial No.: 10/696,652  
Filed: 10/30/2003  
Subject: Method and Apparatus for Securing Online Transactions over the Phone

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Dear Sir:

## **Response D**